

Dr. T. M. A. Pai

— K. S. Haridasa Bhat —



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Dr. T. M. A. Pai

Introduction

Dr. T. M. A. Pai, Tonse Madhava Ananth Pai, was one of the architects of modern Karnataka. He was, from the economic and social standpoint, an ordinary man. But he rose, in the course of eighty summers that he lived on this coastal district of Karnataka, Dakshina Kannada, to great eminence by sheer virtue of his God-given genius, a spirit of adventure and a sense of duty. In a variety of fields he was destined to achieve unequalled triumph thanks to his vision, daring and organizing acumen. Rare are the examples of a single individual who worked in numerous walks of life—like banking, insurance, business, education-general, medical and technical and who forged ahead, undaunted and unswerved by setbacks and failures and came out triumphant. Whatever he touched became gold by a strange confluence of human will and accident, design and circumstance. The triumph of Dr. Pai was in breathing new life into the Indian context, in establishing in a rural tract like Manipal an educational complex with the dimensions of a University, an ultra-modern hospital, small industries and outstanding banking establishments.

Manipal

Balakrishna, installed by Acharya Madhva, is the reigning deity of Udupi, a reputed pilgrim centre on the western coast. He is worshipped according to a long

established ritual of ceremony by the celibate pontiffs of the eight Matts, who take their turns of worship for a duration of two years each. The matts and the festivals have constituted the centre of attraction in Udupi for centuries.

About three miles to the east from Udupi is a small hillock with a large mud pond which the rains fill during monsoon. 'Manpalla' of the local Tulu vernacular meaning mud pond became Manipal, the modern name for the region atop the hill.

What were the attractions in 'Manpalla'? There were none indeed for centuries together. But in the map of India of the twentieth century Manipal has carved out a niche for itself, not by the mud pond, but by the institutions—schools and colleges, banks and factories—which a single individual managed to establish in the course of his life time in an enterprise of unparalleled dynamism. The individual was not just ordinary; he was daring and bent on accomplishing the task that he undertook. Courage, perseverance, adventure brought fame and name in the length and breadth of the country to Dr. T. M. A. Pai, the creator of Manipal, the father of modern Udupi.

Planning

There was no dearth of vision and idealism in Madhava Pai. At the root of his achievements was however his pragmatism. What others abandoned as impracticable and impossible, Madhava Pai would crown with accomplishment. He could always foresee what should be undertaken and who should be engaged for the purpose, when a task should be commenced and when concluded. Thus it was that all his projects met with the expected success. We give the technical name of planning or planned organization for such projects. Before the govern-

ment launched its plans, the projects of Madhava Pai had already borne fruits. It is rightly said that at all ages there is a dearth of efficient planners. Of the few born planners that India could boast of, Madhava Pai was certainly one and one of the greatest.

Struggle

Madhava Pai struggled to transform and ennoble the life of a rural region. He knew the art of preserving the existing wealth and of increasing it too through proper investment and utilization. His art was like alchemy, designed to convert base metals into gold. His philosophy was that if one encouraged and inspired a small man, in due course the small man himself would become a giant. However small savings might be, when they are accumulated they would amount to a sizable fortune. Money is to be earned and saved. In whatever quantity it is, it is not to be treated with indifference. He told his people that if they gave him two annas he would build a bank, if they gave him three thousand rupees he would start a medical college. The government has myriad duties to perform by the people. At least a few tasks the people should shoulder themselves. "Let us shed our doubts and uncertainties. Let us work unitedly for the fulfilment of our plan. I shall take the lead—I shall take the risk of loss or failure—you just lend me your hand", he said to his people, no matter if they were rich or poor. They were initially sceptical, slowly they gained confidence, finally they rallied behind Madhava Pai with great enthusiasm. They contributed their mite to the building up of the nation. Dr. Pai not merely created institutions, he created men and united them too. An obscure community and an obscurer place were both transformed by the miraculous touch of Dr. Pai and rose to success. The

mud pond became the world famous Manipal. The secret behind the miracle was Dr. Pai's vision, organization and his ability to enlist the support of men to improve the quality of life around. Thus he is to be assigned a high rank among the makers of Karnataka. The principles he practised need to be followed now and in future too. The co-operation of the people would be essential for the government to fulfil the aspiration of the people. It would be necessary for the leaders of the community to take the initiative of visualizing new schemes and mobilizing the resources for their realization. If we make a sincere effort for progress, shedding a lethargic resignation to fate, success is not beyond our grasp. There are men who work and earn for their own benefit or gain but there are others who, in addition to employing themselves, find employment for a dozen fellowmen. Dr. Pai belonged to the second, rarer species of men. Our economics is essentially based on the principle of selfishness. That is not enough, co-operation and sacrifice are the real social virtues which lead the community to a state of welfare. The religions in India have always stressed the need for giving and sympathizing. A unique example of applying these principles in the new socio-economic context of India is found in the life of Dr. Pai. People who observe Dr. Pai's peaks of achievement often exclaim that India would not have been poor if there were a hundred leaders like him. But nature seems to be very miserly in this—great men are not created by the hundreds. Nature makes one great man and asks others to emulate him.

Then, now

It is difficult to believe that fifty years ago Manipal was nothing but a grazing ground for cattle. It was an extensive stretch of grassland, where the cows of the

Krishna Matt of Udupi were driven everyday to graze. After the wet rainy season nothing would grow there but wild grass. And the cattle, unless they were driven back home early in the evening, risked becoming a prey to the marauding leopard. On the western slope of the hill was the thick 'Kundel' forest whose caves often housed jackals, hyenas and leopards. Remains of a carcass of a cow or a calf were the sign of its being a victim. At the fall of the evening people on this way home would double up their pace to reach quickly the human habitation below. The postman on foot would jerk his metal staff with the bunch of bells attached and the jingling sounds would announce his approach. The sharp, biting wind, the tall grass swaying, the thorny plants pricking the treading feet, the birds twittering in the trees of the surrounding woods, ponds overflowing in the rainy season and the cascade springing down the slope of Budnar, the leopard sometimes 'squatting' leisurely on the edge of the highway—this was the picture of the uninhabited Manipal of just a few decades ago. Old people of the Udupi town might remember it still but the youth of today cannot even believe this.

If we lift the curtain of fifty years separating the past from the present the sight that is unveiled is stupendous. It is an altogether unbelievable world: Buses departing every five minutes, and brimming with people on the sides, hospital wards filled to overflowing with patients and their relatives, buzzing groups of medical and engineering students, workers employed in industries, workshops and in the press (Manipal is the birth place of several successful small scale industries)—besides the hundreds of young men and women working in the nationalized Syndicate Bank; officers—men and women; a score of languages spoken by the young men and women students

from different parts of the country and the world studying in the colleges here—from Malayasia, East Africa, US and Iran; in their attire and demeanour is reflected the modernity of the twentyfirst century. On the barren hill hundreds of houses, several schools and colleges, Churches, temples and Mosques have risen, waving the banner of modern India. About three square miles on the hill is the inhabited area of Manipal. There is no other place in India where modern amenities are so densely congregated as here: education, banking, business, employment and health-care. Manipal offers a solution to the three major ills of the country: banking and industry fight against poverty, education eradicates ignorance and the hospital cures illnesses. Manipal is a laboratory where experiments in a new life are continually conducted. There is no experiment which has not been tried, no goal which has not been reached the under stewardship of Dr. Pai. This is the story of the success of Manipal, the story of the metamorphosis of a wilderness into a teeming township. It is a unique example of the genius and organizational skill that is latent in the heart of rural India.

Pai's childhood environment

Madhava Pai belonged to the Gowda Saraswatha Brahmin community whose ancestors had fled Goa with the invasion of their territory by the Portuguese. The forefathers of the family settled in the village of Tonse, about five miles north of Udupi. By the end of the 19th century the joint family had some twenty acres of agricultural land with the responsibility of feeding fifty members. Till 1926 the land remained undivided and sustained the whole family. Ranga Pai, grandfather of T. M. A. Pai had ten children, seven boys and three girls. A large family was not considered a burden in those days. Ananth Pai, Madhava

Pai's father, was a small shop keeper in Brahmavara. His elder brother, Mukund Pai, Madhava Pai's uncle, was a lawyer in Udupi. Ananth Pai had four sons—they were named Purushothama, Upendra, Madhava and Raghunath. Later they came to be known in society as P. A. Pai, U.A. Pai, T.M.A. Pai and T.R.A. Pai. A sister lived till her end under the care of the brothers. Madhava Pai was born on April 30, 1898 of mother Yashoda who came from Kallianpur of Tonse village. The father lived in the town of Brahmavara, across the river. In his childhood Madhava Pai's favourite sport was to cross the Kallianpur river. Unfortunately in 1908 Ananth Pai had an untimely death and Yashoda, with her children, sought shelter in her father's house in Kallianpur. Yashoda was a pious lady whose sole aspiration was to see her children get proper education and a sound character. She was so kind and gentle that she herself wept loudly if her children committed any mischief. She would never use harsh words. The Pai brothers had their initiation in simplicity of life, honesty and piety from their mother. The father, however, was a disciplinarian. Any erring child was to prostrate ten times before the idol in the sacred chamber of God. But he too was kind. The priest of Anjaneya temple in Brahmavar, in the fashion of a daily routine, used to bring him the 'prasadam' after the services in the temple were over. When Ananth Pai was on his death bed he told his children not to press the priest for the payment of his dues because the prasadam he had brought was a source of their prosperity. He wanted his children to promise to abide by his wish. He had a small retail grocery shop and got, besides, as his share annually Rs. 200/- from the property. The life that Ananth Pai lived with this meagre income was a modest one. There was no scope for any luxury or pomp. Two square meals

a day were as good as a feast; it was considered a great virtue in those days to lead an honest life without incurring a debt.

That their uncle Mukund Pai was a resident of Udupi was very convenient for the children to continue their studies. The four brothers could go to the High School in Udupi from the uncle's house. They had had their elementary education in the Catholic School and Hindu Higher Elementary School of Kallianpur. The way in which Madhava Pai repaid his debt to the school is a harbinger of his later accomplishments. The eldest brother Purushotham Pai opened a small shop in Udupi in 1910. Madhava Pai used to assist him in the shop for a few hours in the day. The brother was also a supporter of Congress Movement. He kept a store of national books indigenous goods and Khadi clothes. A state of dependence on others was wholly distasteful to the Pai family.



Dr. T. M. A. Pai and his wife Mrs. Sharada Pai

Another brother Upendra Pai went a step ahead. He left the local school, joined the freedom movement, moved to Baroda and there enrolled himself in a national school. He was disillusioned, went to Bombay and finally returned to Udupi, with his mind brimming with plans of starting some small industries in the hometown which could support him, and also offer employment to a few more. Upendra Pai had a genius for planning which equalled that of Madhava Pai. But his was silent work. 'Speak less, work more' was his motto. Udupi witnessed many innovations on his initiative. It was he who brought the talking films to Udupi. He had the hobby of erecting houses on vacant sites. For construction he used all sorts of second hand material—old beams or window frames or anything. What others had thrown off as waste he picked up as building material. He organized the weavers of Udupi and set them to work with new handlooms. He invited a Chinese carpenter who was some where at hand and engaged him to make furniture. When the banks hesitated to advance money for such projects he himself established a bank investing a capital of Rs. 8000/-. This was the 'Pigmy' Bank which later became the Giant Syndicate Bank with a nationwide base. Madhava Pai took his lesson in banking from his brother Upendra Pai. But Madhava Pai had the ingenuity of bringing the bank closer to the people. This is the story lying ahead of us. Even Raghunath caught the national spirit by the time he finished his High School and therefore did not go to a college. With the financial problems, the family could not afford to send all its members for higher education either.

Revolutionary

But Madhava Pai had decided to go ahead with his

education. He had become, by obtaining hundred percent marks in mathematics, the favourite pupil of his teacher. The Christian High School, Udupi, provided opportunities for the flowering of his genius. It was here that he gained a lot of confidence. He enjoyed great affection and love from his teachers. Not that there were no instances of teacher's wrath on him. Once the mathematics teacher gave him penalty of writing 'imposition' for not taking down a problem. Madhava explained to him "I have to relieve my brother at the shop for lunch for two hours, And we can't afford to burn the midnight oil. Please understand my situation. I know how to solve that problem. I can do it now itself, recalling it from my mind. Let it not be considered my arrogance.

I regret I wouldn't be able to pay this penalty, which is superfluous". The Headmaster, who recognized the sincerity and frankness of Madhava Pai, freed him from the obligation of writing the imposition.

Another instance of his courage during his young days can be cited. Demonstrations and strikes were unheard of during those good old days. But Madhava Pai remembered an instance of a protest meeting of pupils. The teachers had announced a class test on the eve of the public examination. The pupils approached Madhava Pai for help. He drafted an appeal arguing with support of evidence that the preparatory test was not needed. But finally there was a hot debate as to who should first sign the petition. The first boy to fix his signature would be considered the leader of the rebellion. Madhav Pai's brilliant mind found a way out. He took out the compass from an instrument box, drew a circle and asked all the pupils to sign along the circumference. The headmaster looked at the petition and patted Madhav Pai on his back for his ingenuity. Madhav Pai had an inborn

ability to devise a solution for not merely his own problems but those of others too. There was nothing of a bookworm in him. What he heard in the class was enough to assure him a first class. The rest of the time he spent in discussion and conversation with fellow pupils. It is said that nobody saw him with a book when he was a resident of the college hostel in Mangalore. After completing the High School Madhava Pai joined the St. Aloysius College in Mangalore. As he happened to be the 100th student to join the college that year he was granted an annual scholarship of eighty rupees. The Jesuit fathers of St. Aloysius College who, came from across the seven seas, leaving behind their home land and who engaged themselves in imparting education in the name of propagating religion paying no heed to the lashing rains and the scorching sun of this country, left a deep impression on Madhava Pai. He was overwhelmed with their devotion to duty and was deeply impressed by their humanity. It appears a mischievous student expelled from the Government College in Mangalore sought admission in St. Aloysius college and showed to the Principal the recommendation letter he had brought from the Principal of the last institution. The Principal surveyed the boy from top to toe and read the recommendation. "Here is written that you are a boy of high spirits. We need boys of high spirits. You are welcome, show some of your spirits here too", said the Principal laughing and gave him a seat. Such instances produced a great impact on the mind of Madhava Pai. He would later on offer the following advice to the organizers of schools and colleges: "Don't be unkind. No body errs for ever. Give the erring man a chance to correct himself. Give children your love. They will surely love you in return. Education doesn't consist merely in bringing young people

together and stuffing them with information. It is the building up of character that must receive our attention". This lesson Madhava Pai had learnt by the time he had finished his Intermediate Course.

Interval of Apprenticeship

Before becoming a great planner and builder Madhava Pai had obtained very valuable experiences in life. This was what carved out his path for later years. Patience, perseverance, an ability to stomach all disappointment and struggle further, self-confidence, the art of approaching people young and old, the direct encounter with the trials and tribulations of rural life—Madhava Pai absorbed all these virtues, almost by chance, during the intervening period. After his Intermediate class he was about to take up the B.A. course. At this juncture, his Alma Mater, the Kallianpur Hindu School, was in a very bad shape and was threatened with closure. Madhava Pai girded up his loins to save the school. He sought donations from the village, but he could gather hardly twenty five rupees. So he proceeded to Bombay, where he induced the rich whom he could approach to part with Rs. 4000/—, returned to Kallianpur with the money and gave a fresh lease of life to the school. He accepted donations in any form, as timber for instance, persuaded cart owners to transport it to the school site free of cost; inspired old students of the school to teach without remuneration; he himself taught in like manner. Besides, he composed songs to be used as teaching material in the class room. The school opened again and won the admiration of the people. In honour of this event the people of the village awarded him a gold medal. Later when he was eighty, Madhava Pai was decorated with 80 medals by his well-wishers and

admirers but Madhava Pai set greater store by this first medal which was responsible for the shaping of his destiny.

A special interview which Madhava Pai sought with a rich donor during this period is worth narrating for the insight it gives of Madhava's character. Umar Sobani was a businessman in Bombay in the 1910's. Madhava Pai laid siege on his office several times like Ghazni Mohammed, but in vain. He was not granted an interview. He went to the Seth's bungalow the thirteenth time. Undaunted by the Ghurkha watchman and a ferocious dog Madhava Pai sent in his chit. "I have visited your office twelve times. I have come from 200 miles away, hearing about your munificence and hoping to win your support for a noble cause. I don't mind not getting your help. But I have promised my people way back that I would meet you and explain our project. I shall consider it an honour to meet you. Please say 'yes' ", Sobani was curious to see who this persistent visitor was and called him. He offered Pai Rs. 200/-. Young Madhava Pai would not be satisfied. "My project needs one lakh of rupees. How do I start with this?" Sobani relented, "Then I promise you a donation of Rs. 200/- every year. Are you satisfied?" "The incident taught me a lesson that nothing should be postponed for tomorrow. Any good work has to be done today itself", Madhava Pai said. For Sobani, who made promise of an annual donation, went bankrupt the very next year !

Medical Education

Having got up a sound building for the Hindu Primary School in Kallianpur and obtaining government's support to run it Madhava Pai proceeded to Madras to study medicine. In five years he successfully completed

the course and returned home. He sought his mother's permission to go to Hong-Kong where, he said, the prospects of earning were bright. The mother objected: 'Let the people here benefit by your knowledge. There is no need for you to go so far away and earn money for us'. Madhava did not persist in his request, though it was in his nature to pursue a decision to the end. He complied with the mother's wish and remained at home. It did not



Dr. Pai as a Physician

take much time for him to make a name as an efficient surgeon. Surgery was a rare treatment in those days. Dr. Madhava Pai showed great competence and came to be known as a skilful surgeon. Major surgery was then conducted only in the Government Hospital. As he realized that nursing the patients was as important as diagnosis and treatment he attached a nursing home to his clinic. This was a bold experiment. Dr. Pai was one of the pioneers who broke the almost universally accepted rule that the sick should be looked after at home. In those days when there were misgivings about vaccination against smallpox, Dr. Pai persuaded people to get themselves vaccinated, explaining to them its usefulness in preventing the disease. That effective and convincing arguments play a great role in winning over the hearts of people and in enlisting their support for any development project, Dr. Pai must have realized in those early years of his medical practice. Effective talk is irresistible. Good words can melt any stubbornness. The time taken for the thawing may differ in the case of different individuals, Dr. Pai used to say later. 'But we should not hesitate to put forth our ideas. If not we, somebody else may translate them into action.' He believed that every constructive suggestion made for the development of the country would bear fruit, sooner or later. The truth of his statement was borne out in his subsequent career.

Dr. Pai continued his medical practice for nearly fifteen years, in the course of which his services were requisitioned for the Canara Industrial and Banking Syndicate which had been started in the year when he began his medical practice. Though it was his brother Upendra Pai who had initiated the idea of the bank, Dr. Pai always lent his helping hand in organizing it. He was needed to convince people, by his persuasive talk,

that a new banking establishment was a necessity for the community. The founding of the bank was a form of protest. A local commercial bank had refused to grant small loans to retail traders or to people without influence. The small man's needs were never considered by the banks. So the Pai's started thinking on the line of establishing a bank to cater to small traders and such other ordinary people. The second provocation was a pathetic situation which Dr. Pai witnessed during his medical practice. Once he had to supply a sari to a mother, who, after childbirth, had no spare sari to put on. Such a hopeless situation can be remedied only if even the poor were taught the lessons in saving. This was the reason which compelled Dr. Pai to step into the banking sector. It was not enough to diagnose and treat the diseases of the people. Assuring them economic security was an equally important task to improve their lot. This realization led him to devote more and more time to the organization of banking activities in the region. Finally he gave up his medical practice in favour of banking and gifted away his surgical appliance to a relative.

Pigmy Bank

The period between 1920-1939 was one of economic depression all the world over. The Indian farmers had to sell their land to keep off starvation. There was a general atmosphere of gloom and pessimism. The Syndicate Bank took its birth during this unfavourable period. During the first ten years the Bank had to face a lot of derisive criticism. With a meagre capital of Rs. 8000/-only the Pais had started the bank. But how to mobilize the shares? A lakh of rupees in those days was equivalent to a crore of today. In fifteen months only 484

shares had been bought. The rich were not helpful, the poor were helpless. To offer security to the share holders Dr. Pai insured his own life for Rs. one lakh. He went up and down South Kanara, North Kanara and Malnad districts to persuade the rich landlords to support his venture. It seems a rich land owner in Shirali was taking a bath all the seven times when he knocked on his door. Only when Madhava finally insisted on waiting till the landlord finished his bath he was granted an interview.

The experiments which Dr. Pai launched in the banking sphere have today won national acclaim. The seeds of economic revolution latent in them have now been universally recognized. There came a time when the Syndicate Bank was quoted as a model in the sphere of effecting programmes for the welfare of the common man. "No man is too small for our bank"—this principle was adopted as a motto first by the Syndicate Bank, which was willing to accept deposits in dribbles of five rupees and advance loans of five rupees. The chit funds which were running prosperously outside the banking sector were brought within the fold of banking activity by the Syndicate Bank. It set apart, in its very first Board meeting, Rs. 2,000/- for helping small scale industries like weaving. It opened branches in rural areas to spread the message of savings among the people. Within the first twenty five years of its existence the Syndicate Bank had overtaken many of the older banks of the district in the matter of branch banking activities and in coming to the succour of the common man. It was again the Syndicate which undertook in the 60's rapid extension of branches in the capital of the country (about 50 branches) with a rapidity not attempted by any other bank of the South. The innovation Dr. Pai brought about as the leader of the Syndicate was a proof of his innovative intellect and

down-to-earth pragmatic sense. Dr. Pai was aware that the first people to reach the nook and corner of the Karnataka State were not the bankers but the hoteliers of Udupi. An Udupi hotel existed in every town small or big. Dr. Pai did not belittle the importance of their



The bank started with an investment of Rs. 8000/- contacts and local goodwill they had earned. In many places he entrusted them with public relation responsibility. He also took them into confidence and enlisted their support. Soon the Syndicate Bank, an ally of the Restaurant business, could show a good performance. Such

mutually beneficial alliance was based on Dr. Pai's quality of realism and friendliness.

In the initial years of the banking business, the greatest problem was to keep the operation costs to the minimum. Dr. Pai invented his own remedy for the problem. He brought together unemployed youngsters, failed graduates and those who could not pursue their higher studies after secondary school. He found they could be satisfied with getting a job where the emoluments might not be very attractive. Dr. Pai trained them himself in banking law and practice. Some of them who had received Dr. Pai's instructions in the turn of the third decade became later eminent officers of the bank. Dr. Pai had the genius of turning a hostile situation to his advantage. An unfavourable situation had to be subdued and put to use. The Bank witnessed phenomenal growth and expansion during the life time of Dr. Pai. The Silver Jubilee and Golden Jubilee were celebrated in his presence. The initial capital of 8000 Rs. created assets of more than Rs. 1000 crores. The Head Office of the Bank was shifted to a new multistoried building in Manipal and all the directors and the employees of the bank heartily supported the welfare schemes drawn by Dr. Pai. Dr. Pai's bank was not an institution meant only for financial transactions. It took on itself several projects beneficial to the public. Education, Music, Yakshagana, Literary meets, every social and cultural activity found a patron in Syndicate Bank. Long before the banks were assigned the task of social action, the Syndicate had voluntarily come forward to fulfil social obligations. It is a matter of pride for Karnataka that one of its banks set guidelines for the future growth of the banking industry in India. And the spirit behind it was Dr. Pai's farsightedness and

social philosophy and his realistic assessment of the nature of a developing society.

Welfare measure—Canara Mutual

When Syndicate Bank was nationalized along with 13 other scheduled banks Dr. Pai was least agitated. To those who came to express their sympathies Dr. Pai said: "You bring up your daughter for eighteen years and she looks beautiful and is a source of joy for you. But she must leave you when she marries". He had formed the philosophy that one should learn to adjust oneself to the changing conditions in the world. Detached attachment was his principle. Nationalisation of the bank did not take him by surprise. In 1956 Canara Mutual Insurance Company had already been nationalised. "How should we rear our daughter? She should grow to be attractive. When the President of the country himself asks for her hand, how can we refuse?"—that was his approach when he handed over the Insurance company to the Nation. It was a unique example of insurance business. The premium rates were the lowest. The affairs of the company were looked after by Dr. Pai's youngest brother Raghunath Pai, who became a professional insurance man and devoted his life-time to the promotion of insurance. If in banking and insurance Dr. Pai had taken initially the local men, the reason was the low salary prevalent in those days, which could not attract outsiders. As the economic condition of the country improved, salaries in the banking sector also increased. But in those days jobs were more important than salaries.

Just as Syndicate bank laid the foundation for rural banking, it also set an example for the development of regional banking. The Syndicate Bank started two sub-

subsidiary banking organizations, Maharashtra Apex Bank and South India Apex Bank, to operate in Maharashtra and Kerala States respectively. When there was a proposal to start an Investors, Agency to guide the customers of the bank in buying shares of companies the government objected. But later the government itself started such a concern with the name of 'the Unit Trust of India'. When Syndicate Bank came forward to advance loans to the Chalgani tenants, or tenants-at-will the Reserve Bank raised objections. But in the postnationalization period the Reserve Bank itself had to admonish other banks for not giving adequate loans to the agricultural sector. The new policy is to allow the opening of a new urban branch only when a few rural branches have been started. This should be set against the former policy of discouraging rural banks on the ground that they did not bring adequate returns. What could be the spirit that led Dr. Pai to pioneer all these measures but his foresight? He examined the needs of people in his own region. He analysed the reasons for economic backwardness in his own way. He trusted the common man. He was not disappointed. The bank benefited by the trust of common man in the 'PIGMY' Bank which was another endearing name which was applied to the Bank by its customers. (The Bank had a scheme of collection of deposits of as tiny instalment as $1/8$ of a rupee called PIGMY Deposit account; hence the appellation.)

Education—the first step

It was by sheer accident that Dr. Pai turned his eyes to the educational sector. He had great respect for the missionaries who ran educational institutions. The story of how Dr. Pai himself struggled to revive a Hindu School has been narrated earlier. But he had never thought in

terms of starting and running educational institutions on his own. To offer guidance to anybody who might be interested in the field he had started in 1948 "the Academy of General Education". Under its auspices Sri Hussain Saheb, a reputed lawyer of Karkala, prepared a report, which made certain valuable recommendations: In the existing circumstances in education, parents must contribute to the establishment of schools. Furniture can be purchased out of donations collected from wealthy donors. For the inspection of schools Headmasters of High Schools can be deputed instead of a separate cadre of school Inspectors. Those were days when education had not visualized any objective of vocational training but the Academy had set for itself revolutionary goals. It accepted the modern principle that education should be geared to the needs of the society. The Academy suggested the opening of schools for giving instructions in such diverse jobs as embroidery, sewing, pottery, glassmaking, tile making, music, photography, salesmanship, clerkship, radio repair, bee-keeping, poultry, farming etc. Such vocationalising would give employment to those who had some knowledge in the field and it would enable others to take to useful occupations. When the society was not yet ready to recognise such vocational training, the Academy itself could give them Diplomas and win recognition for these newly educated men. Dr. Pai thought of an ingenious way to help overcome the inferiority complex of those who did not have a degree or diploma to boast of. The Academy itself awarded fellowships to its members, who could attach it to their names. At the beginning the fellow with the appellation FAGE naturally invited the ridicule of the degree holders. But gradually as the Academy's reputation increased its Fellowship too began to acquire status. The moral of the story is that

education should win recognition for any job. "In a society where dignity of labour is underplayed, at least the award of a diploma should instil dignity and bring self-confidence in young men." People's enthusiasm has been now recognized as one of the invisible factors in a development process. "If this enthusiasm, with an appendage of four letters, can be converted into economic value, the Academy could make a gift of it to the needy" said Dr. Pai.



The growth started in 1936 is still on ascent

Today the hill of Manipal is a centre of education, a citadel of knowledge. Most of the structures and most of the population here are connected with education in one way or the other. In 1933 Dr. Pai bought 107 acres of land on top of this rocky hill, which at that time had no takers. Soon he established an institution called Canara Land Investment for the development of this barren land. At a time when land was plentiful it was considered foolish to invest money in land. The Pai brothers established a few small scale diverse industries here: a tile factory, an agricultural improvement society, a T. B. sanatorium (1934) and a weaving factory. Of these the tile factory survives till today. The rest failed to click and vanished, some in ten years after inception, some in twenty years. In 1936 an elementary school was opened in this lonely place and was soon closed down. Similar was the fate of a Hindu orphanage begun in 1938. But the Higher Primary school and High School started in 1939 (this has become now the Manipal Junior College) have withstood the challenges of circumstance. There was a time when the inhabitants of the barren region had to rush to Udupi three miles away even to buy a small item like a box of matches. Not all the attempts succeeded to bring the amenities of modern life to this remote place. But it was worth admiration that such efforts were ever made. When it was proposed that a post-office should be opened here it was asked by the Department: "Who would come to post their letters up the hill?" "I" said Dr. Pai, "I would fetch you as many letters as you need". A peon was sent everyday from Syndicate Bank Udupi up the slope of Manipal hill to post letters in Manipal. Dr. Pai had to keep his promise. (Now Manipal has four post offices—one of them is a Head Post-Office too. No other Post Office in the District perhaps handles so much of

overseas postal business as the Manipal Post Office. (Nearly eight hundred foreigners study here). In 1934-35 Upendra Pai and the younger brother Madhava Pai shifted their residence from Mukund Nivas in Udupi to Manipal. They were sure that with their presence the hard laterite stone would sprout and blossom. Though the industries themselves did not greatly develop, the educational institutions expanded to acquire the status of a big socio-economic enterprise. It is doubtful if the Pairs themselves had visualized that the educational institutions would expand so much as to change the map of the district. Indeed the Manipal complex was ready for a take off after 1947 when the country won its independence.

The Great Leap forward

In the U. S. education is sometimes called the knowledge industry. Just as industrially produced goods contribute to the wealth of a nation, schools and colleges too contribute to national wealth both directly and indirectly. Though Dr. T. M. A. Pai had not studied economics in a College, he had derived this thought from the school of experience. After having established a High School in Manipal he thought of opening a college in Udupi. He was aware that his resources might not be adequate for the venture and proceeded cautiously. He approached the Basel Mission with an appeal to start a College in Udupi. But it was destined that Dr. Pai himself was to start it in Udupi to cater to the Northern part of the district.

Udupi, which was dormant till 1947, had a meteoric rise to national and international fame because of two reasons: first Dr. Pai's creative economic programmes, secondly the educational institutions like the Mahatma Gandhi Memorial College which were born of his adven-

ture and perseverance. What obstacles had to be overcome before the college could be opened, how the leaders of Udupi managed to surmount the difficulties, what rich dividends their honest efforts yielded later forms the core of a most romantic story of epic dimensions. The narration of what forces stood behind the college during the past thirty five years, what challenges had to be met, how the college had to be built brick by brick, how the tender sapling had to be nursed into the multibranched tree it now is are facts stranger than fiction. It is Udupi's Pilgrim's progress from ignorance to knowledge, from darkness to light, from stagnation to progress.

M. G. M. was the 'Bodhi' tree under which Dr. Pai was blessed with enlightenment. The enlightenment lighted his path to carve out many other colleges. Perhaps it is the rule of destiny that a few should bear the brunt for the sake of the many. The inspiration behind Dr. Pai's establishment of colleges was the philanthropy of the missionaries, but his organizational acumen surpassed that of the foreigners. Dr. Pai had purely indigenous solutions to the puzzles which none could solve. Theory and pragmatism found a harmonious blend in Dr. Pai's mind. He had the daring to swallow all adverse criticism. The criticism of course wore out in course of time and 'those who came to scoff, remained to pray'. Dr. Pai was blessed with a long span of life to see this transformation of foes into friends. He not only stood on his legs, but helped others stand on their own legs. And the most original and most remarkable achievement of his in this respect, which like a torchlight pierced all clouds of darkness, was the cooperative project of starting a medical college. The project was conceived as a result of the experience gathered while founding the Mahatma Gandhi Memorial College. The ridicule and humiliation

to which he was subjected while asking for donations for the M.G.M. College promoted him to take up the novel project. But for the detractors Dr. Pai would not have taken the giant step. So in the history of the founding of the Manipal Educational Institutions the story of M.G.M. College is securely enshrined.

In 1947 Dr. Pai commenced the spade work for the establishment of a college in Udupi. The Academy at the time was not wellknown outside the district. Dr. Pai did not hasten to found the college himself. He first broached the subject with the management of the Christian High School. He invited Rt. Rev. Bruckhart, the Head of the Basel Mission of the coastal region, to a meeting and proposed that if the Basel Mission opened a college in the town the citizens of Udupi would get the necessary buildings constructed. Rev. Bruckhart wanted funds not merely to start the college but to run it too. This did not appeal to Dr. Pai. He was not willing to work for an organization which was not prepared to take up any responsibility. He felt it would be better for the Academy itself to take up the project. There was a spate of criticism in the wake of Dr. Pai's decision. Some dubbed the idea of starting a college in Udupi mad. For a year Dr. Pai did not get any encouragement worth the name from his compatriots and disappointed he returned the donations so far collected. In 1948, after the death of Gandhiji, the Father of the Nation, Dr. Pai renewed his efforts in the name of Mahatma. He thought that if the college was named after Mahatma Gandhi people might be more willing to involve themselves in building it. Yet it was a Herculean task to get the affiliation of the Madras University under whose jurisdiction South Kanara was at that time. The University was not willing to relax any of the conditions for granting affiliation. It was

921

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noted for its rigidity of rules and unrelenting attitude. Dr. Pai was however bent on pursuing the matter. Udupi was then a small town. A college requiring lakhs of rupees in investment was considered to be beyond the means of the town, according to the prevalent opinion. Dr. Pai had to overcome this distrust. He had to convince the stern university officials, particularly the Vice Chancellor of the Madras University that the efforts to start the college were genuine. Dr. Pai approached for help not merely the residents of Udupi but those Udupians who had settled in other parts of the country and prospered, his relatives and the employees of his own institutions. Contributions however small were accepted with gratitude. Dr. Shivarama Karanth too had accompanied Dr. Pai on one of the fund raising trips. During their sojourn in North Karnataka region an interesting incident is reported to have occurred. It was a hotel run by a former resident of Udupi. The moment he saw the gentlemen from his home-town he ordered for them all a cup of coffee each. But when the purpose of their visit was announced the quantity was reduced to half a cup. Realising that the contribution was hardly more than a trickle Dr. Karanth is said to have joked to his friends later : 'In Manohar Bhavan we experienced what 'Manahar' (humiliation) is'. What if somebody is great in his own town ? The moment he extends his palm to receive alms the tongue wags without mercy. It is never satisfied with saying a simple 'no' but often appends a string of admonitions. The College Committee had to stomach many such instances of humiliation. Anyway after a thorough investigation the University of Madras condescended to grant an Intermediate College which naturally elated Dr. Pai as it meant the fruition of his long term dream. But he could not gather in time the

stipulated caution deposit of Rs. 5 lakhs. He pledged his own property for the instalment due. At long last in the Primary School Building of the Udupi Municipal Council the Mahatma Gandhi Memorial College started work on June 27, 1949. The adjoining Victoria Jubilee Club was also kept at the disposal of the college. Prof. H. Sundar Rao, a great scholar from Madanapalle was, invited to head the college in its formative years.

Administrative Acumen

A word about the management technique of Dr. Pai is in order. The degree of delegation of powers that he practised in all his institutions, the amount of independence he allowed his officers, the extent of trust that he reposed in the heads of the institution and the depth of regard he had for the teachers, were all unique among organizers of collegiate education. There were people who had built great educational institutions before Dr. Pai. But all power was centralized in them. But Dr. Pai was a true Gandhian. He abided by the decisions of the local men. He made himself responsible only for the financial management of the institution, while the internal organization was left in the sole charge of the faculty. He never wavered in his decision, never gave room for any ambiguity of interpretation of his policy and never gave any chance for bickerings within the institution. He knew perfectly well how much power he could delegate to others and how much power he needed to retain for himself. He was firm in his view that the management should not interfere in the admission of students, in the appointment of teachers and in the enforcement of discipline. One never found this uncrowned Vice-Chancellor of thirty seven educational institutions lose his temper over any

issue however grave. Unequalled was the ability of the man who could shoulder the responsibility of ten thousand students and eight hundred teachers with equanimity and poise.

On the line of M.G.M. College Dr. Pai established five more Arts and Science colleges : in 1960 the Bhuvanendra College of Karkala was established ; in 1963 the Vijaya College of Mulki and the Bhandarkar's College of Kundapur ; in 1965 the Mahaveera College of Mudabidri and the J.C.B.M. College of Sringeri. Each one was a community college built with the co-operation of local citizens, on the model of American Community Colleges. If a town raised a fund of Rs. two lakhs the Academy promised its expertise to establish a college there. Dr Pai sanctioned lakhs of rupees of grant or loan in the formative years of each college. Even though these are rural colleges there is no dearth of learning and teaching facilities thanks to the generosity of Dr. Pai. The colleges in Karkala, Mulki and Kundapur have a strength of more than 1300 students each. In M.G.M. it is more than 1800. In terms of academic atmosphere and discipline these colleges are equal to the most reputed colleges in the urban centres of the State.

The third giant step

Dr. Pai's name spread all over India and abroad because of an adventure he launched upon after establishing the undergraduate college of Udupi in 1949. This was the decision to start a medical college in Manipal. To found an institution which was beyond the wildest of dreams, to circumvent hundreds of obstacles, anxieties and uncertainties, to run the institution efficiently for twenty five years, to win for it national and international recognition was a saga of human devotion, adventure

and self confidence. It was this giant leap that belied the belief that a private medical college was an impossible task. Critics aimed shafts of adverse comments at Madhava Pai. Even his own friends offered him a concoction of fear and doubts. Dr. Pai gulped it down and remained hale. Others too imitated Dr. Pai elsewhere; many abandoned their ventures but some persisted on the model of Dr. Pai. Though the Kasturba Medical College is dubbed a capitation college, students of merit started pouring in from all over the country and abroad. The initial capitation of Rs. 3000 was raised gradually to Rs. 50,000 or even a lakh, but students thirsting for medical education continued to converge on Manipal. The college established in 1953 has trained in the past 30 years about 4000 medical graduates, 300 dental surgeons, 300 pharmacists and hundreds of nurses and midwives. By 1953 the country had been independent for five years, but independence in thought was not yet appreciated. There was always resistance to innovative, unconventional projects. But as Dr. Pai's scheme for the starting of a medical college was based on honesty of purpose, social appreciation followed in due course, albeit slowly. In 1952 a student of Gujarath saw the new unorthodox capitation college announcement in the papers and came to Manipal. He listened to Dr. Pai and soon became his disciple. Then he himself advertised the college in his place, encouraged students and parents to support it. His enthusiasm emboldened Dr. Pai to go ahead. A bright boy of Udupi was considered ineligible to join the Medical college under Madras University for the simple reason that his father was a doctor. Dr. Pai's determination became firm. He began his long-drawn out battle to wrest a medical college for Manipal. He had to bend the will of two governments and three universities. The Madras

Government had a hold on the district. The Bombay Government was the final authority over Karnataka University which was to grant affiliation and Madras University had also the charge of collegiate education in South Kanara District. Each one of them was a fort of obsolete hide-bound traditions. Dr. Pai undertook several pilgrimages to Madras and Bombay to exert pressure through all men whom he could contact. He himself addressed the Academic Council of the Karnataka University and harangued for the need for a medical college in the District. He dwelt at length on the blue print of the college before the visiting Inspection Committee, while all they could see was only the blue sky above. But they could not deny the simplicity, honesty and the bubbling enthusiasm and confidence of Dr. Pai. They yielded. A few years later the inspection committee of the British Medical Council visited the College for inspection. It refused to take the car offered by the college to reach Manipal. Next day the committee went round the college, visited the well equipped laboratories and library, discussed with the professors and addressed the students. The Committee was convinced that they had seen one of the best medical colleges in India. Therefore they returned to the airport in the car which they had refused earlier. The very first year when the college sent out its graduates, it had obtained the recognition of the British Medical Council. The Indian Medical Council could not withhold its recognition either. Prior to the founding of the college Dr. Patel, chairman of the Indian Medical Council showed little willingness to listen to the appeals of the foolhardy adventurer who conceived of a medical college in the private sector. Dr. Pai would not give up. 'If you have no time to meet me at least allow me to speak to you while you go up by the lift'. Dr. Patel

granted this odd request. After he heard the opening words from Dr. Pai he was not only willing to hear him for one hour but finally approved of his project. Rare are men like Dr. Pai endowed with the gift of persuasive eloquence. The secret is that Dr. Pai's arguments emanated from a sense of conviction and broke all resistance based on ignorance or prudery.

On the financing formula of the Kasturba Medical College three more professional colleges followed: the Manipal Engineering College (1957), the Udupi Law College (1957) and the Manipal College of Education (1965). None of them are inferior to any government college. The Engineering College (now called Manipal Institute of Technology) with its several departments of Engineering technology has become a powerful magnet attracting students from all corners of India, Iran and Malayasia. Controversy is still raging. Is it proper to have established these institutions on the basis of supply and demand which are rules operating in the mercantile world? Don't these colleges encourage exploitation by money power? Does merit get its due recognition here? Why should we entertain foreigners when we ourselves are short of seats in professional colleges? These are views of the orthodoxy prevalent in our educational system.

What is the truth? An overwhelming majority of the students in Manipal Institute of Technology and Kasturba Medical College Manipal are admitted on the basis of merit. Without a first class at the qualifying examination no student is admitted to these colleges. The professors are appointed on no other consideration than merit. The colleges fulfil a social need and are geared not only to maintain academic standards, but upgrade them further.

Kasturba General Hospital

The Kasturba Medical College of Manipal today trains doctors both in two sections (now two independent colleges) Mangalore and Manipal. The Mangalore section has access to the 750 bedded Government Hospital for clinical facilities. For giving fullfledged medical education in Manipal a hospital with equal facilities was a necessity. Would this be possible? A hospital is a white elephant, as far its maintenance is concerned. Dr. Pai achieved even this seemingly impossible task during his life time. Today the Kasturba General Hospital attached to the Medical College is an ultra-modern hospital which can accommodate 1000 inpatients at a time. It is a centre for all kinds of specialised treatment: surgery, radiotherapy, diagnosis, hospitalization. As the hospital has made a name for good service at reasonable cost patients flock in not merely from the neighbouring districts, but from nearby states of Kerala and Maharashtra. To realize how important this service is considered by the people one should go round the different wards of the hospital brimming with patients, and observe the smiling faces of patients being discharged. Dr. Pai used to visit the wards of the hospital every now and then. Once a patient lying on the bed folded his hands in utter reverence to Dr. Pai and said, 'You are my God, you saved my life', his eyes bedimmed with tears of gratitude. The Medical Director of the hospital is Dr. Ramdas Pai, one of Dr. T. M. A. Pai's sons. He is always on the move. According to him whatever latest methods of treatment are available in the world must be introduced in Manipal too. He harnesses all the sources which can bring funds to the hospital the running of which is enormously expensive. Slowly but steadily Dr. Pai's hospital is shaping into a gigantic health complex of the Malnad region. Services of specialists can be

obtained by people of this area, which was a wild dream in the not so distant past. Manipal has acquired a permanent place among the great health care delivery centres of India like Jaslok Hospital of Bombay and CMC of Vellore.

After Dr. Pai

Dr. Pai prepared his lieutenants during his life. As years advanced he gradually entrusted the responsibility of the Academy to his nephew Ramesh Pai, that of the hospital to son Dr. Ramdas Pai and overall responsibility of community welfare to T. A. Pai, another nephew of his. He restricted his activities to reviewing student welfare and dialogue with parents of wards and addressing meetings and conferences. He derived immense pleasure from visiting every institution in Manipal and observing every nook and corner of its landscape. If his health permitted, he would insist on taking round every visitor. He would narrate to him the past, present and future of Manipal. No man was too small for him to explain his projects. It could be a minister, a priest, a peon, a clerk. If he was willing to listen, Dr. Pai was ready with his cascade of ideas. When the buildings were coming up, Dr. Pai would go up any steep flight of steps and pointing with his walking stick a vacant spot he would unroll from the mind the blue-prints for the spot, this department in one corner, another hostel in the other. He wanted to involve the local people in building his institutions. He invited them to offer shramdan. And he himself broke stones, sitting under the moon light, while college buildings were under construction in Manipal. M. G. M. had a pride of place in his heart. Whoever came to Manipal, great or humble, was sure to be brought to the M. G. M. Campus.

Though Dr. Pai was the chief architect of the 37 educational institutions he could preserve a dispassionate attitude. College after college, school after school came into existence as wave after wave rising in the sea. Dr. Pai would put a competent person in charge of the institution and stop worrying about it further. That was the secret of his administration. He could forgive mistakes. But grave offences were never forgiven. If anybody went against the basic duty by the student of imparting the right type of education, he would be penalized, be he a principal or a professor. He disliked people who attempted to undermine his institutions. He was not kind to any one who did not deserve his kindness. The Institutions under the Academy are of variegated hues. He gave shelter to music, arts and Yakshagana. The Manipal Academy is today like a big peepul tree. Its roots are widespread. The educational map of South Kanara District is strongly dotted by the institutions of the Academy. Under the new Mangalore University the Academy has to play a big and responsible role. Plans for such a role are in the minds of the second generation of the Academy's leaders, young Sri Veerendra Heggade (president of the Academy) and Ramesh Pai (Registrar). Ushering in a modern outlook on the educational firmament of South Kanara is the chief contribution of the Academy under Dr. Pai. The tradition should continue.

Dr. Pai's blessings have fortified the institutions run by his family members at Manipal. No greater example is needed for this than the Manipal Power Press which provides employment to more than 500 rural men and women. Today it is a premier printing press in the country. Year after year 'Udayavani' and its sister publications are awarded national and state level prizes for the best in printing art. Promptness and neatness

characterize the work executed by the Press which is run by two young men—one of them is T. Mohandas Pai, the eldest son of Dr. T. M. A. Pai and the other is T. Satish Pai, youngest son of Upendra Pai. Manipal is today a synonym for the beauty of nature as much as the excellence of its printing work. Sri T. A. Pai and Sri K. K. Pai have both made a name for several economic projects which have made the poor and the downtrodden economically strong and self-sufficient. Both of them were trained in the Syndicate Bank. The fruit of these thirty years of incessant work has nourish first the South Kanara District, then Karnataka and then entire India. Whatever could be achieved through the banking industry to help the common man has been done by these veteran bankers. They offered employment and support to everyone who qualified for it—irrespective of caste or creed. The policy of the Syndicate Bank in the interest of the poor and downtrodden, the under-privileged and the backward, was shaped by these two men. They translated into practice Dr. Pai's dictum 'No man is too small'. Thousands of families today in Karnataka, may, in the country owe their very livelihood to the compassion of T. A. Pai and K. K. Pai.

The Colossus

Dr. Pai passed away on May 29, 1979 at the ripe age of 81. Till the last minute of his life he reflected on build-ings for the hospital, the colleges, education policies and the University. On his death thousands of old and young people paid their homage to the departed soul. They mourned the demise of the Bahubali (the Colossus) of Manipal, recalled with gratitude the help they received from him and bowed before the mentor of modern Manipal.

When Dr. Pai was 80 the public which had been the beneficiary through several institutions started by him thought it fit to celebrate the event on a grand scale as a gala festival. It was not merely meant to felicitate and honour Dr. Pai on his 80th Birth Day, but also to bring together the extended family of Manipal, the alumni and friends. Crowds swarmed the Manipal hill from all walks of life. Exhibitions, concerts, dances folk and classical, Yakshagana, young men's nites - programmes to please every section of the community were arranged. 'It is not my festival, its is your own' Dr. Pai said. Manipal witnessed an unusual event—Artistes came from all over Karnataka, Bankers and educationists came from all over India. Dr. Pai honoured with a gold medal and shawl, the poet D. R. Bendre, who was the symbol of the poetic spirit of India. Dr. Pai put on a special coat studded with the eighty gold medals which the schools, colleges and institutions had presented him in recognition of his meritorious service to society. It was a festival without a parallel. Only a Dr. Pai could do it. Only to a Dr. Pai was such an honour due.

After the 80th Birth Day festival Dr. Pai's health declined. The last eight months of his life he spent in the health club, which was his own creation. The whole day he spent talking to his visitors who queued up before him, teachers, engineers, well-wishers. Dr. Pai had the same encouraging talk to give, the same smile to respond with. He had the same devotion to the occupation of contemplating the future of Manipal. He got a binocular and passed his hours looking at the building of the hospital coming up before the Valley View Health Club. As days advanced, he was entering a state of detachment and was preparing for his exit. His soul was awake. 'We are all actors in this play of life. The director is God.

As he wills it, we play our role. Again when he wills it so, our role must come to an end, the curtain of death shall be drawn,—Thus he used to console bereaved persons. His own role came to its close on May 29, 1979.

Late Pandit Madan Mohan Malaviya and Ashuthosh Mukharji are two great national names in the world of higher education. Dr. T. M. A. Pai ranks with them. They differed in their times, they differed in their methods. But their achievements are similar. What does it matter, where the clay is brought from or which oil is poured into the lamp—the burning wick of the mud lamp will drive away the encircling gloom. That is the story of Dr. Pai. He belonged to Tonse, Manipal, Udupi, Karnataka, allright. But the fruits of his labour are at the service of the whole nation and the world. We may very well ask, when comes such another ?

Aphorisms of Dr. Pai

Hair and Power

Position and power are like hair. So long as the hair crowns the head it enjoys great attention. It is washed with shampoo; it is treated with scented oil; it is carefully combed, its owner spending hours together before the mirror.

But the hair cut off and dropped to the ground, turns repulsive. After a haircut we need a bath before resuming our work. If any hair has found its way into the rice we eat, the whole quantity of it is put aside.

Power is like hair, valuable only so long as one possesses it. During the tenure of one's power, one should do the utmost to help the common man. Those who have gained a good name while being in power,

continue to command respect even after the cessation of power, like the hair that remains on the head after hair-cut.

Key without rust

A key in constant use is smooth and shining. The key bunches dangling on the waists of Gujarathi women are dazzlingly bright. But the same key-bunch left unused for sometime will gather rust. Similarly if we keep ourselves constantly active, our body retains its poise and harmony. It remains fit.

Bulb without glow

Our house may be electrified. There may be bulbs; there may be the switches. But only when the switch is turned on the bulbs begin to glow. So is the soul within us. Only when the soul begins to act our personality begins to glow. Otherwise our life will be useless like a bulb with a broken filament.

The search for God

A clever man is said to have tried to measure the depth of the water in a well. He fastened a big cube of sugar candy to the one end of a rope and lowered it into the water. As it went down the candy got dissolved and the rope just floated in water.

Our efforts to find God will similarly be in vain. God has no form, no substance; He is invisible and im-perceptible. He is all pervasive like air. We may feel the presence of air, but we cannot catch sight of it. So is God.

The power of love

Love is the greatest power of life. No evil force can

conquer love. If you are able to win the love of people you are on your way to become a leader.

Lamp to dispel darkness

Let us imagine a room closed and locked up for years. But if a lamp is brought into the dark room it brightens and its parts become visible. The darkness of our ignorance, however long drawn, will be driven away when the light of the divinity in good men begins to burn in our hearts.

Quenching thirst

The ocean is an immense body of water. But the sea water cannot quench our thirst. We have a very large population in our country. But that is not a measure of our strength or merit. A nation's progress is measured in terms of those citizens who are honest and upright in character.

The great power of the nation

Poverty is the greatest enemy of our country. The way to eradicate poverty is to increase our wealth. Wealth cannot be increased by minting more coins or printing more currency notes & putting them into circulation. Our wealth is our people. If the people realize that their duty is to achieve the progress of the nation and if they sincerely carry out these duties the nation will become very mighty.

Unity is strength

We often derive pleasure from derision—from laughing at the foibles of our fellowmen. Weaknesses are present in every individual. But no man realizes his own drawbacks.

It is now customary to speak irreverently of other languages and the people of other parts of the country. If we depend on criticising others to win recognition for ourselves it will be a great blunder.

See the five fingers of our hand. One is long and another is very short. Yet another is the strong forefinger. Another is very thin. But the useless fourth finger is decorated with the ring. The fingers have different functions and purposes. But if they are to work separately none of them can be effective. Only when the five fingers join to make a fist they become aware of their strength. There may be differences among the different languages, castes and traditions of our people. But if we feel that we belong to one nation our unity becomes a source of strength to reckon with.

Fruit from Seed

A thought is like a good seed. For the seed to sprout good soil, suitable manure and enough water are needed. For a good thought to become fruitful good people are needed who act like soil. Their enthusiasm is like the manure which causes luxuriant growth. Their ready co-operation will be like life-sustaining water. Under these conditions the seed of thought sprouts, grows and yields sweet fruits.

Inexhaustible capital

To make your life secure you buy a house, buy property. You buy land and build houses for your children. But you should think of one estate which you could bequeath to your children, which is inexhaustible, which cannot be stolen; which can make them happy throughout their life, that is education. This capital enriches not only your children but the whole family, the whole

society. Educated and enlightened children are an asset not only to the family but to the whole nation.

Utilization of resources

It is not enough if we spend thousands of rupees and visit the big cities abroad. The experience that we have gathered must be available to the whole nation. It is not enough, if we say that we have learnt a lot from the countries of the west. How far what we gather there can be made use of in our context is important. In the final analysis we have to progress with the help of our own resources.

How to earn money

Some years ago a young teacher happened to visit me. It was perhaps the pay-day and he asked me how one can make money. I asked him to give me his purse. I opened it and found about ten or twelve rupees. I explained to him that the best way to make money is to save it. If he did not spend the money in the purse which he perhaps put there for spending on coffee or cinema, by exercising some control over his desire, he could save upto seven or eight rupees. I told him that it would be the moment of his becoming rich. The old proverb has great truth in it: "Ten you make, then I", says money to its master.

The saving formula

If a water-tank has an outlet of one inch diameter and it is filled by a pipe of two inches in diameter there is no chance for the tank to become empty. But if the outlet is two inches in diameter and if the inlet is just one inch the tank will be soon empty, though it is filled with water to the brim. Our savings too have a similar tendency. We have to spend according to a definite plan.

Wealth is nothing but a successful act of saving. No matter how rich a man is, extravagant spending without savings will impoverish him.

The aim of life

Before we offer advice to others, we must be sure that our own conduct is perfect. We should not speak ill of others. And we should not let others speak ill of people. If anybody criticises us, we must listen to the criticism, however unpleasant it may be. Even those who have gone astray, may be corrected by suitable guidance.

Let us enrich the nation

Patriotism doesn't mean speaking about the country for hours together. To give a small example, if all people of the country, farmers in the fields, workers in factories, government servants, and servants in the private enterprise and coolies work one hour more per day for the sake of the country, that would be a direct contribution to the welfare of the nation whose wealth increases by several crores. Patriotism begins to flow in our veins and a new spirit enlivens our heart.

Going up a slope

When we climb a slope, it is better we stop from time to time and look back. We can realize what height we have reached and how we have reached it. We have also the opportunity of observing the beautiful landscape. But if we go on climbing with our looks directed upward we soon get tired. To look back upon the path we have covered gives us an opportunity to review our progress. We can also project our attention towards the future. So the man on ascent should occasionally turn back and look down.

Adult Education

A lot of encouragement is being given to the education of the grown ups. Though our elders did not go to school, their children are now getting education. If the educated children at home spend an hour a day to teach the illiterate elders at home, and if the elders show some interest in learning, illiteracy can be wiped out. The government should encourage such children who are willing to teach the grown ups who are eager to learn. The books used by children can serve the purpose of teaching the elders too and such a plan of education involves no extra cost.

Don't stir the mud pond

It is natural that a pond of water has mud at the bottom. If we are thirsty we must drink the water at the top but not stir it, which will make it dirty.

Development of personality

It is a programme of enlightening ourselves to gather scholars, learned and experienced, to listen to them and to reflect on their thoughts. Such festivals give an opportunity for the cultivation of friendships and for understanding each other. Life gets enriched in the process.

Organized harmony

Have we ever thought of the river Kaveri? She is born in Talakaveri, flows through the orange and coffee plantations of Coorg and irrigates the plains in Mysore, enriches the fields of Tamilnadu and joins the Bay of Bengal. So do the rivers Krishna and Godavari. They are born in one linguistic state, flow through the others

before finally joining the sea. Similarly many Kannadigas are born in Karnataka, but they have shaped their lives in other states. Co-operation and co-existence are the guiding principles. Such organized harmony attract the attention of all people.

The unknown hand

It is the law of nature that now and then we lose our near and dear ones, our friends or acquaintances. We cannot foretell when the unknown hand snatches away our kith and kin from our midst. We have to console ourselves in such hours of distress—the only thing we can do is to follow the ideals of the departed souls and to wish them everlasting peace.

The interval between birth and death

All human beings are born in the same manner. And so do they die. Nobody can prevent death. But if the interval between birth and death can be well used to cultivate friendships and to do good to one another life acquires a purpose. We have no control over our birth or death. They are decided by destiny. But the interval is ours. If we make good use of it life will have been an achievement.

Fear not rebuke

Suppose there is no radio in your neighbourhood. You have bought a new transistor and you play it so that the people around can hear and enjoy themselves. The people who gather enjoy the programmes too. But suppose somebody can not bear it and forbids you to play the radio, how do you react to his jealousy? You ignore him. If we do some good work which has helped many

people, the occasional criticism or abuse should not deter us. We should ignore such criticism.

The challenges of life

We have to accept the challenges that arise in life, not run away from them. We can not always organise our life according to our wish. It becomes necessary for us to adjust ourselves to the environment. What happened to our princes? Did they not have to renounce their luxury and extravagance?

Mother's Advice

When I finished my study of medicine and returned home, I was invited to go abroad. A job promising high emoluments and several privileges was offered to me. When I let my mother know my decision and asked for her blessings, she said some unforgettable words. "Be where you are, search where it is". I understood her mind and gave up my idea. The moral of this is that where we belong to, there we must serve. We have to serve our people. What is the use of searching for things where they have not dropped?

Life is a journey

Our life is like a journey by train. During the journey we come across varieties of people—We speak to them, share our food with them, share our joys and miseries with them. But each one gets down when the train stops at his station.

The difference between the journey of life and the journey by train is that we know where we get down from the train, but we don't know when our journey of life concludes.

Two degrees difference

Between the Kannada words Chinta (sorrow) and 'chita' (funeral pyre) when spoken, there is only the difference of the nasal sound. This is often referred to show how sorrow leads to death. In the medical language one can say that there is a difference of two degrees between life and death. If our body temperature is 2° above or below the normal temperature it is a sign of illhealth. Our life too should not go to extremes of excitement or dullness. Balance should be the way of our life.

The measure of merit

When we assess the wealth of a person we should not take into account his earnings but his savings. A boy's learning can be measured not in terms of how much he has read but how much has understood.

Sixty crore problems

None of the activities in our life is too small, nor too big. If we undertake huge projects, we have to analyse them and take up each project in stages and finish each stage. If each of the sixty crore citizens of the country creates a problem, the nation will be faced with sixty crore problems. But if the sixty crore people join hands, any problem, however mighty it may be, can easily be tackled.

Co-operation

Co-operation is a great movement. If it becomes the governing principle of our life, our life becomes a success. Each for All and All for each would be a great ideal of co-operation. If this ideal is adopted and practised life will be an accomplishment.

